

ABSTRACT OF THE DISCLOSURE

A method and apparatus for a third party authentication server is described. The method includes receiving a record ID for a user, and a one-time key generated by the server and encrypted with a user's public key by the server.

- 5 The method further includes receiving the user's authentication data from the client, and determining if the user's authentication data matches the record ID. If the authentication data matches the record ID, decrypting the one-time key with the user's private key, and returning the decrypted one-time key to the client.

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